

DUBAI WORLDWIDE HEALTH PLAN

Enhanced benefits exceeding local
regulatory requirements

Insured and locally
administered by



Internationally
administered by



For employed residents of the Emirate of
Dubai, holding a Dubai Residency Visa.

FOR GROUP CUSTOMERS
(3 or more employees)

Proposition Guide

Valid from 31 October 2014



ABOUT OMAN INSURANCE COMPANY AND BUPA

About Oman Insurance Company (OIC)

OIC is one of the leading insurance solutions providers in the Middle East with its headquarters in Dubai, United Arab Emirates (UAE). It has a strong presence in the UAE, as well as in the Sultanate of Oman and Qatar with subsidiaries in Iraq and Turkey.

Established in 1975, OIC practices true customer-focused service through its quality products, underwriting all types of risks in General, Life and Health Insurance and Reinsurance. OIC provides a wide range of healthcare insurance solutions for individuals and corporates; often going that extra mile to tailor-make special covers based on specific customer needs. The company is rated by two leading global rating agencies - 'A Excellent' by AM Best and 'A- Positive Outlook' by Standard & Poor's.

OIC is the winner of several coveted awards, the latest being 'The Middle East Insurer of the Year Award - 2014', at the prestigious Annual Bankers Middle East Industry Awards.

OIC is licensed to conduct business in the UAE by the Insurance Authority; the regulator for insurance provision in the UAE. OIC acts as the insurer and administrator in the UAE for the Dubai Worldwide Health Plan.

About Bupa

Bupa's purpose is longer, healthier, happier lives.

Bupa is a leading international healthcare company, started in 1947 and now serving over 22m customers worldwide with access to over 785,500 medical providers globally.

Bupa has no shareholders, so invest profits to provide more and better healthcare and fulfil their purpose.

Bupa acts as the administrator for treatment received outside of the UAE for the Dubai Worldwide Health Plan.

OIC and Bupa working together

OIC partnered with Bupa in 2003 and since then have built a strong working relationship. With OIC's tremendous local knowledge and financial strength, and Bupa's global expertise and service capabilities, customers get the best of both worlds from two trusted brands – **local knowledge and global expertise.**

HEALTHCARE PROVISION IN THE EMIRATE OF DUBAI

Background

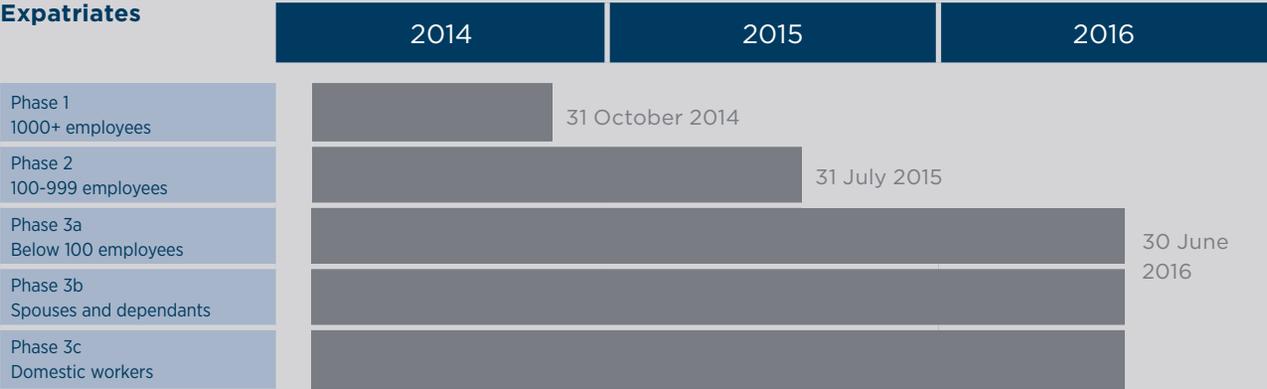
The regulator for healthcare provision and services in the Emirate of Dubai, the Dubai Health Authority (DHA) has laid down specific rules for the provision of health insurance for all residents of Dubai as part of the 'Health Insurance Law for the Emirate of Dubai (No. 11 of 2013)'.

The law states that employers are responsible for arranging, and paying the costs of, private health insurance for their UAE resident employees. UAE Nationals are covered by a Dubai Government funded scheme but cannot be denied cover under their employer's scheme if that is their preference.

Insurance coverage must meet or exceed a minimum set of standard benefits ('essential benefits'), and implementation of the rules for groups with existing insurance arrangements is split into three phases dependent on the size of the workforce. The final implementation deadline is 30 June 2016.

The definition of size of workforce will be at the Trade License level.

Expatriates



Dubai Worldwide Health Plan

Our Dubai Worldwide Health Plan is designed for employers that require local and international health insurance cover for their employees*. This is an 'enhanced plan' which is compliant with the 'Health Insurance Law for the Emirate of Dubai (No. 11 of 2013)'.

* Spouses and dependants can also be covered at the discretion of the employer.



OUR DUBAI WORLDWIDE HEALTH PLAN RANGE FOR YOUR EMPLOYEES

Our Dubai Worldwide Health Plan has a comprehensive range of benefits and is designed for businesses with 3 or more employees.

In addition to providing your employees with access to expert medical treatment and care in the UAE, including the minimum healthcare requirements prescribed by the DHA*, they'll also be covered in the rest of the world**. One healthcare plan, one set of benefits wherever your employees are in the world.

The plan includes as standard: range of in-patient and out-patient benefits; cover for pre-existing and chronic

conditions; no waiting periods; eligible cancer treatment; annual diabetes screening from age 18 years; in-patient and out-patient maternity services; physiotherapy; emergency dental and optical treatment; and newborn and young child care cover. Optional extras also include dental, optical, USA cover and assistance cover.

So, wherever your employees are in the world,** you can relax and rest assured they can get access to expert care.

Please note if your business has 80 employees or more, please see our Proposition Guide for our Corporate Group Customers.

* For further information, please refer to www.isahd.ae where the 'Employer Information Pack' can be obtained
**Cover for treatment in the USA must be purchased.

DUBAI WORLDWIDE HEALTH PLAN

TABLE OF BENEFITS

DUBAI WORLDWIDE HEALTH PLAN	
Minimum no. of employees	3
Geographic availability	Dubai, UAE and Worldwide
USA cover	Optional to purchase
Qualification / Waiting periods	Cover for pre-existing conditions and no waiting periods on any benefits
Network restrictions	When optional USA cover purchased - 80% out of network
Healthline services	Included

	DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD	DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD SUPERIOR	CO-INSURANCE OPTIONS		
DESCRIPTION OF BENEFITS	BENEFIT LIMIT		0%	10%	20%
OVERALL ANNUAL MAXIMUM POLICY LIMIT	GBP 1,200,000 USD 2,000,000 EUR 1,500,000	GBP 6,000,000 USD 10,200,000 EUR 7,500,000			

IN-PATIENT AND DAY-CASE TREATMENT	Type of hospital accommodation	Private room with en-suite (1 bed)	Private room with en-suite (1 bed)	Not applicable							
	Surgical operations, including pre- and post-operative care	Paid in full					Not applicable				
	Accommodation, nursing care, drugs and surgical dressings, therapies, emergency ground transportation in UAE by authorised provider										
	Physicians' fees										
	Theatre charges										
	Intensive care										
	Pathology, advanced imaging, X-rays and diagnostic tests										
	Parent accommodation with child under 18										
	Emergency medical services									Inside UAE: Paid in full Outside UAE: Paid the same as any general condition or sickness	
	Accommodation of an accompanying person in the same room in cases of critical conditions and at the recommendation of an attending physician									GBP 32 / USD 55 / EUR 40 per night each insurance period	GBP 80 / USD 136 / EUR 100 per night each insurance period
In-patient cash benefit	GBP 90 / USD 150 / EUR 110 per night for up to 20 nights each insurance period	GBP 90 / USD 150 / EUR 110 per night for up to 20 nights each insurance period									

DUBAI WORLDWIDE HEALTH PLAN

TABLE OF BENEFITS CONTINUED

		DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD	DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD SUPERIOR	CO-INSURANCE OPTIONS		
DESCRIPTION OF BENEFITS		BENEFIT LIMIT		0%	10%	20%
OUT-PATIENT TREATMENT	Out-patient surgical operations	Paid in full		0%	10%	20%
	Consultants' fees for consultations					
	Family doctor / Physician treatment					
	Pathology, advanced imaging, X-rays and diagnostic tests					
	Prescribed drugs and dressings	GBP 1,200 / USD 2,000 / EUR 1,500 each insurance period	Paid in full			
	Physiotherapy	Up to 25 visits each insurance period	Up to 40 visits each insurance period	Not applicable		
	Young child care up to 6 years old – preventative check-ups, list of vaccinations and inoculations (benefit applicable from 31 days following birth)	Paid in full				
	Wellness (mammogram; cervical smear test; prostate cancer screening; colon cancer screening)	GBP 600 / USD 1,000 / EUR 750 each insurance period	GBP 1,200 / USD 2,000 / EUR 1,500 each insurance period			
	Full Health Screening (excluding diabetes screening)	Not covered				
	Diabetes screening test only from age 18 years	Paid in full				
	Costs of treatment by therapists and complementary medicine practitioners (excluding physiotherapy)	Up to 15 visits each insurance period	Up to 20 visits each insurance period			
	Vaccinations from age 6 upwards	GBP 180 / USD 300 / EUR 200 each insurance period	GBP 600 / USD 1,000 / EUR 750 each insurance period	0%	10%	20%

DUBAI WORLDWIDE HEALTH PLAN

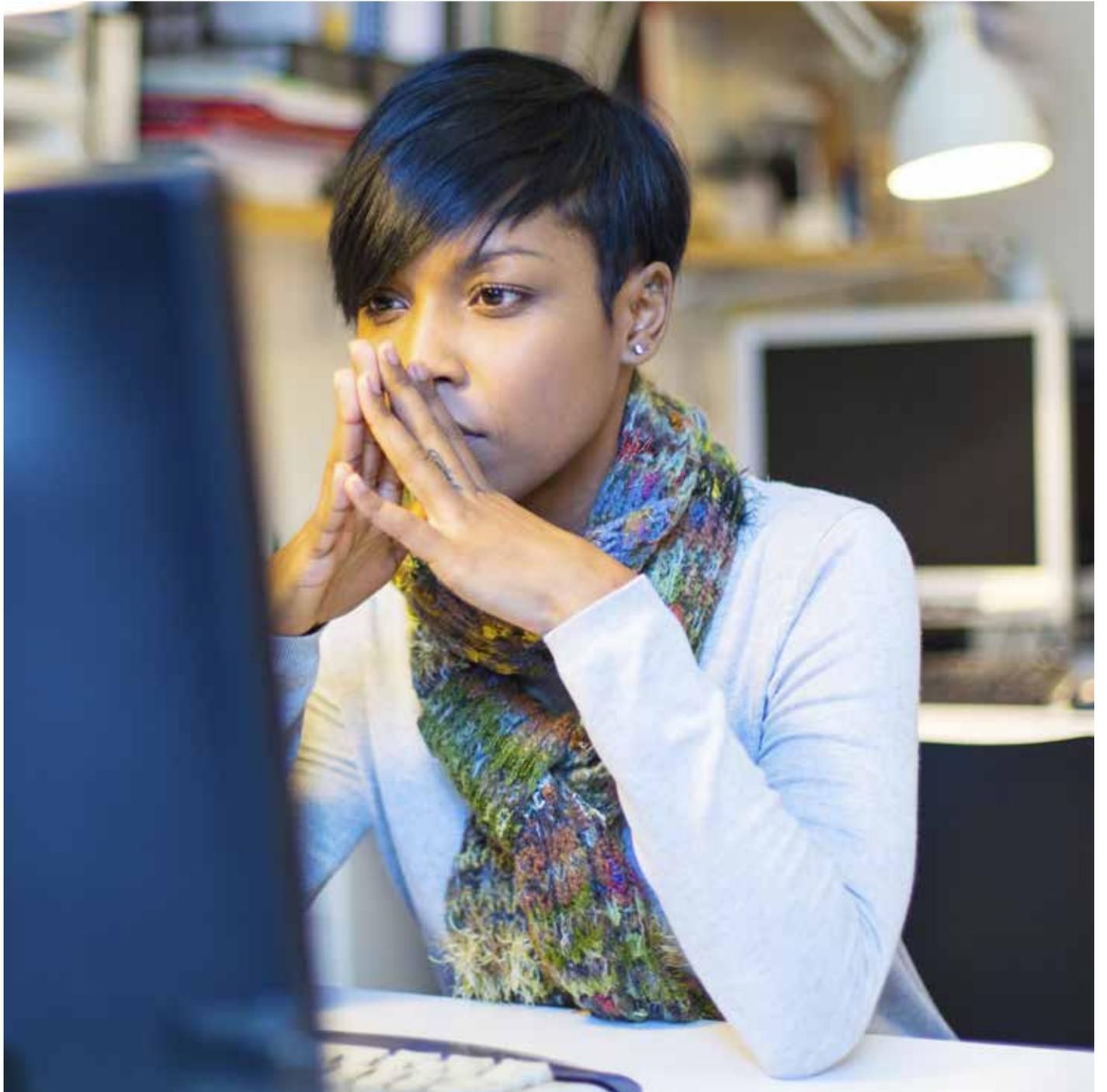
TABLE OF BENEFITS CONTINUED

		DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD	DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD SUPERIOR	CO-INSURANCE OPTIONS		
DESCRIPTION OF BENEFITS		BENEFIT LIMIT		0%	10%	20%
FURTHER BENEFITS	Emergency dental, hearing and optical treatment	Paid in full		Not applicable		
	Cancer treatment	Paid in full				
	Congenital illness if life threatening / emergency condition (Emergency / Life threatening condition means a serious medical condition which arises suddenly and requires immediate care and treatment, generally within 24 hours of onset.)	Paid in full				
	Mental health conditions – Acute. Psychiatric treatment (IP and OP)	Paid in full				
	Mental health conditions – Chronic. In-patient psychiatric incl. psychiatric day case charges, room and treatment	Paid in full for up to 90 days maximum benefit for the entire insurance period, incl. renewal period				
	Mental health conditions – Chronic. Out-patient psychiatric incl. psychologists' / psychiatrists' / psychotherapists' fees	Up to 30 visits each insurance period				
	Out-patient anti-natal services and gynaecology services – examination, reviews, checks, tests as specified by DHA	10 visits each insurance period. Note: Outside UAE: Gynaecology services will be paid the same as any general condition or sickness	15 visits each insurance period. Note: Outside UAE: Gynaecology services will be paid the same as any general condition or sickness	0%	10%	10% maximum under DHA law
	In-patient maternity services – normal maternity and childbirth	GBP 5,000 / USD 8,500 / EUR 6,250 each insurance period	GBP 6,400 / USD 10,900 / EUR 8,000 each insurance period	Not applicable		
	In-patient maternity services – maternity complications, including medically essential caesarean section, legal abortion, pre-eclampsia, miscarriage etc. Note: if we are unable to determine that a caesarean section is medically essential (i.e. it was an elective procedure), it will be paid from the 'Normal Maternity and Childbirth' benefit limit	GBP 15,000 / USD 25,500 / EUR 18,750 each insurance period	GBP 16,800 / USD 28,500 / EUR 21,000 each insurance period			
	Neonatal / Newborn cover	Paid in full for up to 30 days from birth – baby must be enrolled on own policy				
	Renal dialysis	Paid in full				
	Home nursing after in-patient	GBP 120 / USD 200 / EUR 150 each day up to a maximum of 30 days each insurance period				
	Palliative / Hospice Care	GBP 24,000 / USD 41,000 / EUR 30,000 maximum benefit for entire insurance period, incl. renewal period				
	Prosthetic implants and appliances	Paid in full				
	Prosthetic devices	GBP 2,400 / USD 4,000 / EUR 3,000 maximum benefit for each device each insurance period				
	Local road ambulance	Paid in full				
	Local air ambulance	GBP 5,900 / USD 10,000 / EUR 7,400 each insurance period				
	Rehabilitation	Paid in full for up to 30 days maximum benefit each insurance period				
	Transplant service (recipient only)	Paid in full				
	HIV / AIDS drug therapy including ART	Inside UAE: Not covered Outside UAE: GBP 12,000 / USD 20,000 / EUR 15,000 each insurance period				
Hepatitis and associated complications	Inside UAE: Paid in full for Hepatitis A only Outside UAE: Paid in full for all types of hepatitis					
Healthcare services for senile dementia and Alzheimer's disease	Paid the same as any general condition or sickness					
Emergency medical treatment in the USA (unplanned)	GBP 118,000 / USD 200,000 / EUR 147,500 for up to a maximum of 30 days each insurance period					

DUBAI WORLDWIDE HEALTH PLAN

TABLE OF BENEFITS CONTINUED

		DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD	DUBAI WORLDWIDE HEALTH PLAN - COMPANY GOLD SUPERIOR	CO-INSURANCE OPTIONS		
DESCRIPTION OF BENEFITS		BENEFIT LIMIT		0%	10%	20%
FURTHER BENEFITS	USA cover	Optional to purchase		Not applicable		
	Assistance cover	Optional to purchase		Not applicable		
	DENTAL AND OPTICAL COVER, OPTIONAL IF PURCHASED					
	Dental treatment	GBP 1,200 / USD 2,000 / EUR 1,500 each insurance period. 100% - Preventive treatment and one annual check-up. 80% - Routine treatment. 50% - Major restorative / orthodontic treatment	GBP 2,400 / USD 4,100 / EUR 3,000 each insurance period. 100% - Preventive treatment, one annual check-up and routine treatment. 50% - Major restorative / orthodontic treatment	Not applicable - see 'Benefit Limit' for details		
	Optical treatment	Not covered	GBP 250 / USD 425 / EUR 315 100% - One annual eye test each insurance period. 75% - For spectacle frames / spectacle lenses / contact lenses	Not applicable - see 'Benefit Limit' for details		



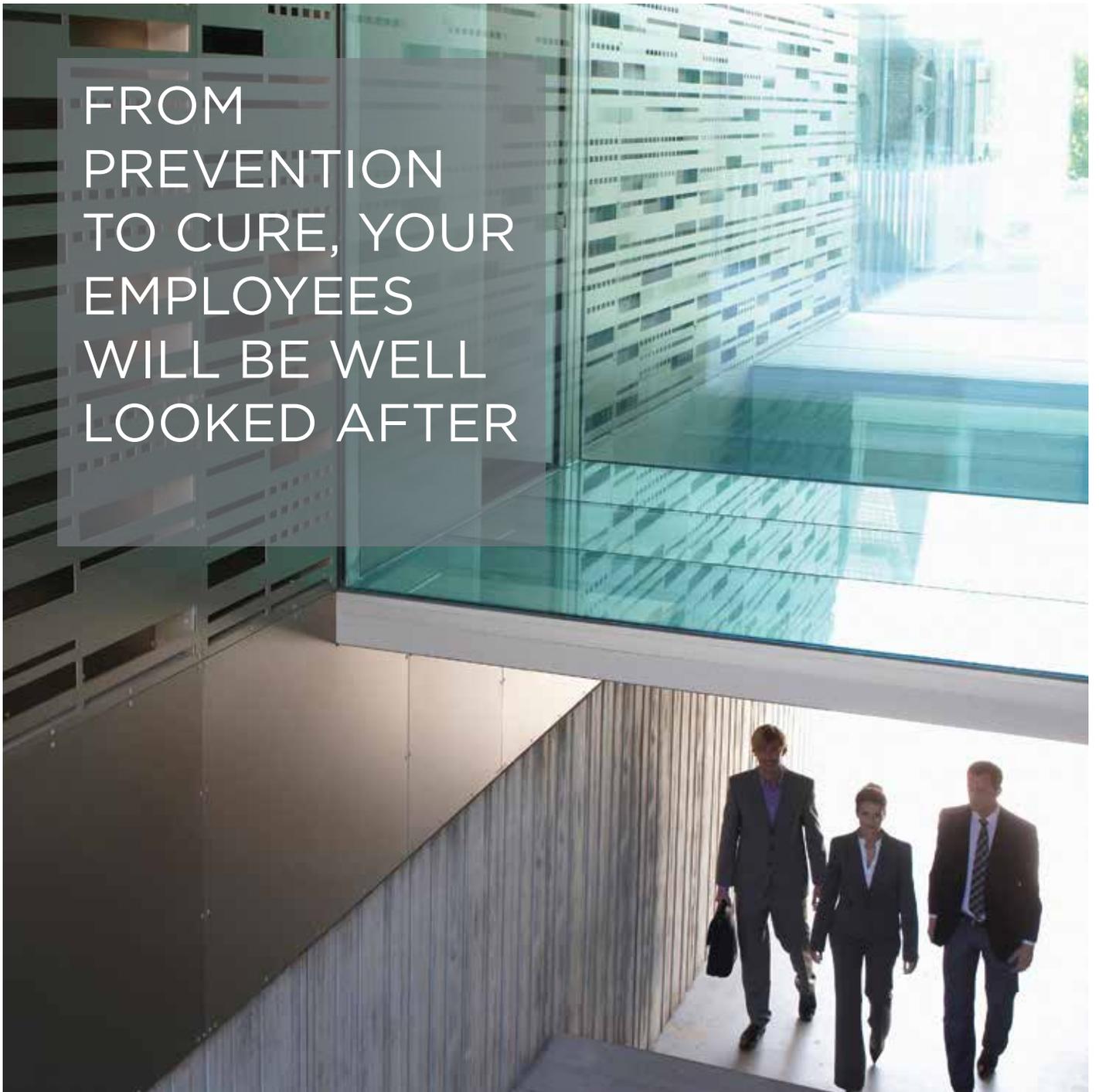
MANDATORY EXCLUSIONS

- artificial life maintenance
- convalescence and admission for general care
- cosmetic treatment
- custodial care
- dental treatment/gum disease (other than standard dental cover)
- donor organs
- experimental treatment
- eyesight (other than standard optical cover)
- genetic testing
- growth hormone therapy (other than for developmental problems)
- hair loss
- healthcare services for adjustment of spinal subluxation
- healthcare services which are not medically necessary
- in-patient treatment received without prior approval
- multiple consultations with consultants
- non-medical treatments and supplies
- Persistent Vegetative State (PVS) and neurological damage
- personal comfort and convenience items and travel costs for treatment
- preventive treatment (other than wellness / health screening options)
- reconstructive or remedial surgery
- sexual problems / gender issues
- smoking cessation programmes
- stem cells
- unrecognised medical practitioner, provider or facility
- injuries or illnesses suffered by the insured person as a result of military operations of whatever type
- injuries or illnesses suffered by the insured person as a result of wars or acts of terror of whatever type
- healthcare services for injuries and accidents arising from nuclear or chemical contamination
- injuries resulting from criminal acts or resisting authority by the insured person
- all cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances
- any investigation or treatment not prescribed by a doctor
- injuries resulting from attempted suicide or self-inflicted injuries
- diagnosis and treatment services for complications of exempted illnesses

Inside the UAE only

- injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster
- injuries resulting from road traffic accidents
- healthcare services for work related illnesses and injuries
- all healthcare services for internationally and/or locally recognised epidemics
- healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV / AIDS and its complications and all types of hepatitis except virus A hepatitis

FROM
PREVENTION
TO CURE, YOUR
EMPLOYEES
WILL BE WELL
LOOKED AFTER



OUR INTERNATIONAL HEALTH INSURANCE INCLUDES:

Choice

Our global plans give your employees' freedom to access treatment at any OIC or Bupa recognised hospital or clinic in the UAE or the rest of the world.

Direct billing

We pay most participating providers in our networks directly for eligible claims, so your employees do not have to worry about the finances and can concentrate on getting better.

Speaking your language

Bupa has highly trained multi-lingual advisers that are available 24 hours a day to deal with any international enquiry your employees may have in the language of their choice.

Evacuation and Repatriation

Bupa's specialist team has been helping customers for over 25 years and deals with over 6,000 evacuation cases each year, putting your employees in experienced hands.

Claims expertise

With the secure online portal, MembersWorld, your employees can submit an international claim in a matter of minutes. They can also track the progress of their claim, view documents and update personal information, giving members control 24/7.

Second opinion

We give access to a second medical opinion service where world leading experts will review your employee's diagnosis or treatment, at no extra charge.

Responsibility

Bupa is the first healthcare company to be awarded the international Carbon Trust Standard. This is a mark of excellence in recognition of measuring, managing and reducing carbon emissions globally and recognises Bupa's commitment to making a big impact on the world's health, with a positive impact on the environment.



SO, IF YOU'D LIKE MORE INFORMATION ABOUT OUR DUBAI WORLDWIDE HEALTH PLAN?

To discuss any of the products and services in this guide please contact your Sales Advisor (new accounts) or Account Manager (renewals).

New rates are applicable for our Dubai Worldwide Health Plan and all levels of cover are subject to a MHD loading, so please call for a quotation.

Oman Insurance Company (P.S.C.)
Paid up Capital AED 461,872,125,
C.R. No.41952, Insurance Authority
No.9 dated 24/12/1984

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